

Information to identify the case:

Debtor 1:	Yoysett I. Baker-Gonzalez			Social Security number or ITIN: xxx-xx-9024
	First Name	Middle Name	Last Name	EIN: _____
Debtor 2:	Joel Gonzalez			Social Security number or ITIN: xxx-xx-3678
(Spouse, if filing)	First Name	Middle Name	Last Name	EIN: _____
United States Bankruptcy Court:	District of New Jersey			Date case filed for chapter: 13 7/20/21
Case number:	21-15842-RG			

Official Form 309I

Notice of Chapter 13 Bankruptcy Case

10/20

For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at <https://pacer.uscourts.gov>).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

Undeliverable notices will be sent by return mail to the debtor. It is the debtor's responsibility to obtain the party's correct address, resend the returned notice, and notify this office of the party's change of address. Failure to provide all parties with a copy of this notice may adversely affect the debtor as provided by the Bankruptcy Code.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Yoysett I. Baker-Gonzalez	Joel Gonzalez
2. All other names used in the last 8 years		
3. Address	127 Halsted Road Elizabeth, NJ 07208	127 Halsted Road Elizabeth, NJ 07208
4. Debtor's attorney Name and address	Bruce W. Radowitz 636 Chestnut Street Union, NJ 07083	Contact phone (908) 687-2333 Email: torreso78@gmail.com
5. Bankruptcy trustee Name and address	Marie-Ann Greenberg Chapter 13 Standing Trustee 30 Two Bridges Rd Suite 330 Fairfield, NJ 07004-1550	Contact phone 973-227-2840 www.magtrustee.com
6. Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at https://pacer.uscourts.gov . (800) 676-6856	MLK Jr Federal Building 50 Walnut Street Newark, NJ 07102 Additional information may be available at the Court's Web Site: www.njb.uscourts.gov .	Hours open: 8:30 AM – 4:00 p.m., Monday – Friday (except holidays) Contact phone 973-645-4764 Date: 7/21/21

For more information, see page 2

7. Meeting of creditors Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so. All individual debtors must provide picture identification and proof of social security number to the trustee at the meeting of creditors. Failure to do so may result in your case being dismissed.	August 17, 2021 at 09:30 AM The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	Location: THE LOCATION, DATE AND TIME OF THE MEETING OF CREDITORS IS SUBJECT TO CHANGE. DEBTORS, PLEASE CONSULT WITH YOUR COUNSEL. SELF REPRESENTED DEBTORS AND ALL PARTIES IN INTEREST, PLEASE REFER TO THE TRUSTEE WEBSITE AT www.magtrustee.com
8. Deadlines The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	Deadline to file a complaint to challenge dischargeability of certain debts: You must file: <ul style="list-style-type: none">• a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f) or• a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4).	Filing deadline: 10/18/21
	Deadline for all creditors to file a proof of claim (except governmental units):	Filing deadline: 9/28/21
	Deadline for governmental units to file a proof of claim:	Filing deadline: 180 days from date of order for relief. 11 U.S.C. § 502(b)(9)
	Deadlines for filing proof of claim: A proof of claim is a signed statement describing a creditor's claim. A proof of claim form ("Official Form 410") may be obtained at www.uscourts.gov or any bankruptcy clerk's office. You may also contact the Clerk's Office where this case is pending to request that a Proof of Claim form be mailed to you. The Clerk's Office telephone number is included on the front of this Notice. Also, Claims can be filed electronically through the court's website at: http://www.njb.uscourts.gov under File An Electronic Claim. If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed. Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial.	
9. Filing of plan	Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.	Filing deadline: 30 days after the conclusion of the meeting of creditors
10. Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadline in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
11. Filing a chapter 13 bankruptcy case	Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the plan and appear at the confirmation hearing. A copy of the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the property and may continue to operate the business, if any, unless the court orders otherwise.	
12. Exempt property	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at https://pacer.uscourts.gov . If you believe that the law does not authorize an exemption that debtors claimed, you may file an objection by the deadline.	
13. Discharge of debts	Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you must file a motion by the deadline.	WRITING A LETTER TO THE COURT OR THE JUDGE IS NOT A SUBSTITUTE FOR FILING AN ADVERSARY COMPLAINT OBJECTING TO DISCHARGE OR DISCHARGEABILITY. IN NO CIRCUMSTANCE WILL WRITING A LETTER PROTECT YOUR RIGHTS.

Certificate of Notice Page 3 of 5

United States Bankruptcy Court

District of New Jersey

In re:

Yoysett I. Baker-Gonzalez
Joel Gonzalez
Debtors

Case No. 21-15842-RG

Chapter 13

District/off: 0312-2

User: admin

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Date Rcvd: Jul 21, 2021

Form ID: 309I

Total Noticed: 44

The following symbols are used throughout this certificate:

Symbol

Definition

- + Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
- ## Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 23, 2021:

Recip ID	Recipient Name and Address
db/jdb	+ Yoysett I. Baker-Gonzalez, Joel Gonzalez, 127 Halsted Road, Elizabeth, NJ 07208-1114
519265526	+ AHS Hospital c/o, Accurate Collection Services, 17 Prospect Street, Morristown, NJ 07960-6862
519265528	+ At&T Mobility c/o, ERC, Po Box 23870, Jacksonville, FL 32241-3870
519265529	+ At&T Wireless c/o, Diversified Consultants, Inc, Po Box 551268, Jacksonville, FL 32255-1268
519265530	+ Atlantic Health System, Overlook Hospital, Po Box 35611, Newark, NJ 07193-5611
519265531	+ Atlantic Medical Group, Po Box 419101, Boston, MA 02241-9101
519265533	+ Blue Trust Loans, LCO PO Box 1754, Hayward, WI 58443
519265540	+ Cheapoair/SYNCB, Po Box 960012, Orlando, FL 32896-0012
519265542	+ Codella Family Practice, 1000 Galloping Hill Road, Suite 103, Union, NJ 07083-7989
519265559	+ Mid Atlantic Neonatology, Po Box 10356, Newark, NJ 07193-0356
519265560	+ NES Georgia Inc, Po Box 277329, Atlanta, GA 30384-7329
519265561	+ North Cash, North Star Finance, LLC, Po Box 498, Hays, MT 59527-0498
519265563	+ Quicken Loan Inc, Po Box 6577, Carol Stream, IL 60197-6577
519265565	+ Sam's Club/Synchrony Bank, Po Box 530942, Atlanta, GA 30353-0942
519265568	+ Synchrony Bank /Lowe's c/o, Genpack Services, LLC, Po Box 1969, Southgate, MI 48195-0969
519265569	+ Synchrony Bank/PC Richard c/o, Client Services, 3451 Harry S.Truman Blvd, Saint Charles, MO 63301-9816
519265570	+ Synchrony Bank/PC Richards, Po Box 960061, Orlando, FL 32896-0061
519265571	+ Target c/o, Alliance One, 4850 Street Rd Ste300, Feasterville Trevose, PA 19053-6643
519265572	+ The New York and Presbyterian Hospital, 100 Quentin Roosevelt Blvd. ste 205, Garden City, NY 11530-4843
519265573	+ The Trustees of Columbia University, Columbia Universityc/o Jeffrey G. Lerman, The Benchmark Bld, 170 Old Country Rd ste, Mineola, NY 11501-4322
519265575	+ Trinitas Reg Medical Ctr, 225 Williamson Street, Elizabeth, NJ 07202-3625

TOTAL: 21

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
aty	Email/Text: torres078@gmail.com	Jul 21 2021 20:33:00	Bruce W. Radowitz, 636 Chestnut Street, Union, NJ 07083
tr	Email/Text: BNC@magtrustee.com	Jul 21 2021 20:35:00	Marie-Ann Greenberg, Chapter 13 Standing Trustee, 30 Two Bridges Rd, Suite 330, Fairfield, NJ 07004-1550
smg	Email/Text: usanj.njbankr@usdoj.gov	Jul 21 2021 20:34:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpregion03.ne.ecf@usdoj.gov	Jul 21 2021 20:34:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
519265553	EDI: HNDA.COM	Jul 22 2021 00:33:00	Honda Financial, Po Box 7829, Philadelphia, PA 19101
519265527	+ EDI: RMSC.COM	Jul 22 2021 00:33:00	Allied Interstate, Synchrony Bank, PC Richard

District/off: 0312-2

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519265532	+ EDI: TSYS2.COM	Jul 22 2021 00:33:00	Son, Po Box 960061, Orlando, FL 32896-0061
519265535	+ EDI: CAPITALONE.COM	Jul 22 2021 00:33:00	Barclay, Card Service, Po Box 13337, Philadelphia, PA 19101-3337
519265534	+ EDI: CAPITALONE.COM	Jul 22 2021 00:33:00	Cap One, Po Box 30281, Salt Lake City, UT 84130-0281
519265543	+ EDI: WFNNB.COM	Jul 22 2021 00:33:00	Cap One, Po Box 6492, Carol Stream, IL 60197-6492
519265544	+ EDI: WFNNB.COM	Jul 22 2021 00:33:00	Comenity-Boscov's, Po Box 659622, San Antonio, TX 78265-9622
519265547	+ Email/PDF: creditonebknotifications@resurgent.com	Jul 21 2021 20:32:58	Comenity-Gamestop, Po Box 659820, San Antonio, TX 78265-9120
519265549	+ EDI: DISCOVER.COM	Jul 22 2021 00:33:00	Credit One, Po Box 60500, City Of Industry, CA 91716-0500
519265550	+ EDI: PHINGENESIS	Jul 22 2021 00:33:00	Discover, Po Box 71084, Charlotte, NC 28272-1084
519265551	+ Email/Text: accountservices@greenlineloans.com	Jul 21 2021 20:35:00	Genesis FS Card Services, Po Box 4477, Beaverton, OR 97076-4401
519265555	+ Email/Text: PBNCNotifications@perituservices.com	Jul 21 2021 20:34:00	Green Line Loans, Po Box 507, Hays, MT 59527-0507
519265556	+ Email/Text: bankruptcy@ldf-holdings.com	Jul 21 2021 20:35:00	Kohl, Po Box 3084, Milwaukee, WI 53201-3084
519265557	+ Email/PDF: MerrickBKNotifications@Resurgent.com	Jul 21 2021 20:33:04	Lendgreen, NIIWIN, LLC dba Lendgreen, Po Box 221, Lac Du Flambeau, WI 54538-0221
519265562	+ EDI: RMSC.COM	Jul 22 2021 00:33:00	Merrick Bank, Po Box 660702, Dallas, TX 75266-0702
519265564	+ EDI: RMSC.COM	Jul 22 2021 00:33:00	Paypal Credit, Po Box 71202, Charlotte, NC 28272-1202
519265566	+ EDI: RMSC.COM	Jul 22 2021 00:33:00	R Us Credit Cards /SYNCB, Po Box 530938, Atlanta, GA 30353-0938
519265574	+ Email/Text: tidewaterlegalebn@twcs.com	Jul 21 2021 20:34:00	Synchrony Bank/Amazon, Po Box 960013, Orlando, FL 32896-0013
519265576	+ EDI: RMSC.COM	Jul 22 2021 00:33:00	Tidewater Finance Co, Po Box 17308, Baltimore, MD 21297-1308
			Walmart/Synchrony Bank, Po Box 530927, Atlanta, GA 30353-0927

TOTAL: 23

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
519265539	*+	Cap One, Po Box 30281, Salt Lake City, UT 84130-0281
519265536	*+	Cap One, Po Box 6492, Carol Stream, IL 60197-6492
519265537	*+	Cap One, Po Box 6492, Carol Stream, IL 60197-6492
519265538	*+	Cap One, Po Box 6492, Carol Stream, IL 60197-6492
519265545	*+	Comenity-Gamestop, Po Box 659820, San Antonio, TX 78265-9120
519265546	*+	Comenity/Boscov's, Po Box 659622, San Antonio, TX 78265-9622
519265548	*+	Credit One, Po Box 60500, City Of Industry, CA 91716-0500
519265552	*+	Green Line Loans, Po Box 507, Hays, MT 59527-0507
519265558	*+	Merrick Bank, Po Box 660702, Dallas, TX 75266-0702
519265567	*+	Synchrony Bank/Amazon, Po Box 960013, Orlando, FL 32896-0013
519265577	*+	Walmart/Synchrony Bank, Po Box 530927, Atlanta, GA 30353-0927
519265578	*+	Walmart/Synchrony Bank, Po Box 530927, Atlanta, GA 30353-0927

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519265541 ##+ Chrebet Associates, LLC, 935 Route 34 Suite 2A, Matawan, NJ 07747-3282
519265554 ##+ JM Arrunategui MD FACOG, 717 Westfield Avenue, Elizabeth, NJ 07208-1327

TOTAL: 0 Undeliverable, 12 Duplicate, 2 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 23, 2021

Signature: /s/Joseph Speetjens